

# KAPPA DELTA RHO FRATERNITY

## *INSURANCE AND CLAIM MANUAL*

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**EFFECTIVE FOR THE ANNUAL TERM:  
2015 – 2016**

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# INTRODUCTION

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The purpose of this manual is to give you an understanding of insurance coverages and information to properly report all actual and potential liability and property claims with which you may become involved. The final responsibility for the success of the insurance program rests with our fraternity and chapters. It is always important to remember our first line of defense in liability matters is loss prevention, next is loss control, and the insurance contract is the final line of defense. The undergraduate and alumni members' willingness to understand and assume the responsibility of sound risk management practices is a corner stone of our program.

In the event an incident or claim does arise, the Kappa Delta Rho Fraternity Administrative Office and Engle Martin Claims Administrative Services (EMCAS) will oversee the effective handling of incident and claim investigation that arises during the policy year. Included within this manual you will find an incident reporting form that must be completed and submitted at the time of any incident that results in bodily injury or property damage.

Holmes Murphy strives to provide risk management resources to complement the loss prevention and control efforts of its clients. Please visit [www.holmesmurphyfraternity.com](http://www.holmesmurphyfraternity.com) to review the Holmes Murphy web site. You will find a number of risk management resources that can assist you in your daily fraternal lives as well as information on your insurance protection, as well as online forms for; purchasing property coverage, liability and property claim reporting and making requests for additional insured protection.



# KAPPA DELTA RHO FRATERNITY

## THE GENERAL LIABILITY INSURANCE PROGRAM

The following description is a summary only and is not intended to serve as a substitute for the actual insurance contract.

Kappa Delta Rho Fraternity insurance program provides Blanket Public General Liability Coverage of **\$6,000,000 per occurrence** for all participating chapters. (Types of coverage are included at the end of this section).

The coverage is for bodily injury, property damage and personal injury. This protects the local undergraduate chapter, its officers and members house corporations, alumni associations and chapter related educational foundations including appointed volunteers, from claims arising out of bodily injury and property damage occurring out of chapter operations. It also protects against claims arising out of libel, slander, false arrest, invasion of privacy, eviction from the premises, and consumption of food and beverages and incidental malpractice.

It must be understood that our coverage is for general public liability. **It is not accident insurance covering members and membership selection candidate for injuries sustained on the chapter premises and/or in chapter activities.** Liability insurance is not a substitute for medical insurance. Furthermore, it is not Workers' Compensation insurance which may be required for Fraternity employees.

Primary Insurer:	Landmark American Insurance Company
Policy Period:	October 1, 2015 to October 1, 2016
Primary Excess Insurer	RSUI Indemnity Company
Policy Period	October 1, 2015 to October 1, 2016
Excess Insurer:	James River Insurance Company
Policy Period:	October 1, 2015 to October 1, 2016

### **Kappa Delta Rho Fraternity Coverage includes:**

**1. COMMERCIAL GENERAL LIABILITY**

Covers liability arising out of Fraternity premises and operations.

**2. HIRED & NON-OWNED AUTOMOBILE LIABILITY COVERAGE**

Applies to the situation when a chapter member, chapter employee or volunteer alumnus driving his own car on fraternity business is involved in an accident. Intended to only cover entities of Kappa Delta Rho Fraternity and individuals not involved in the accident. Intent is not to provide auto liability coverage to those who are not prudent enough to purchase their own auto liability policy or ensure the vehicle they are operating has ample coverage to protect their interest. The auto insurance of the driver or auto owner will be the primary insurance coverage.

**3. PRODUCTS/COMPLETED OPERATIONS LIABILITY**

Covers preparation and consumption of food and beverages.

**4. PERSONAL INJURY & ADVERTISING INJURY**

Covers libel, slander, defamation of character, false arrest, detention, malicious prosecution, wrongful entry or eviction, invasion of privacy.



**5. CONTRACTUAL LIABILITY COVERAGE**

Effective 10.1.15 the contractual liability protection provided under the Kappa Delta Rho insurance program limits contractual liability protection to the vicarious liability of any third party with whom a Kappa Delta Rho entity executes a contract. Any liabilities assumed for the actions of a third party that would not exist in the absence of the contract will not be indemnified by the insurance program and are now self-insured by the Kappa Delta Rho entity who executed the agreement. All in place contracts between a Kappa Delta Rho and any third parties should be reviewed immediately. No contract should ever be signed by any entity/chapter of Kappa Delta Rho Fraternity, without complete understanding of liabilities being assumed and insurance coverage, if any, that is provided. When any questions arise, please contact your chapter advisor or the National Headquarters of Kappa Delta Rho Fraternity.

**6. WATERCRAFT LIABILITY**

Covers hired and non-owned boats/watercraft providing it is less than 52 feet in length.

**7. INCIDENTAL MEDICAL MALPRACTICE**

Covers liability that arises against an insured chapter or an individual who provides emergency medical care for injuries on or off our premises.

**8. DAMAGE TO PREMISES YOU RENT**

This is not a substitute for property insurance. Damage to premises you rent liability coverage provides coverage for liability arising against your Fraternity out of fire damage to a non-owned premises rented for any period of time as well as other damage to a premises you rent for 7 or less days.

**9. WORLDWIDE COVERAGE**

Coverage worldwide for suits brought in the United States.

**10. HOST LIQUOR LIABILITY**

Provides coverage when providing alcoholic beverages at no charge to those of legal drinking age. If you are found to be in the practice of manufacturing, distributing, selling, serving or furnishing alcoholic beverages, are operating in violation of Phi Kappa Psi policy or if minors are involved, your coverage and protection is jeopardized.

**11. HAZING LIABILITY**

Hazing in any form is against the law. It is believed that Hazing does not happen as an isolated incident but instead results due to a cultural condition of an undergraduate chapter and its alumni members. The Kappa Delta Rho liability insurance program excludes insurance protection for all perpetrators of Hazing as well as the undergraduate chapter of the involved members. Being a bystander is not acceptable, all members must do everything in their power to eradicate hazing or endanger their undergraduate chapter of being uninsured should a hazing claim arise

**Limits of Coverage**

Coverage Level	Insurer	Bodily Injury & Property Damage Per Occurrence Limit	Policy Aggregate	Policy Aggregate Applies Per Location?
Primary Liability	Landmark American Insurance Company	\$1,000,000	\$2,000,000	Yes
Primary Excess Liability	RSUI Indemnity Company	\$1,000,000	\$1,000,000	Yes
Excess Liability	James River Insurance Company	\$4,000,000	\$12,000,000	No



## Who is an insured?

The insurance coverage will pay claims for the following organizations and/or people only while acting within the scope of such insured's duties and in compliance with the "Risk Management Policies of Kappa Delta Rho Fraternity:

- A. The local undergraduate chapter that is chartered and recognized by the Fraternity **when it obeys the laws** of the institution, city, county, state and country in which it operates and the policies of Kappa Delta Rho Fraternity. Undergraduate chapter officers, executive committee, committee chairman and members while performing the duties of elected or appointed positions within the organization and in compliance with Phi Kappa Psi policies. **Policies and procedures of Kappa Delta Rho Fraternity supersede any policies and procedures of the Host College or University.**
- B. House Corporations, Householding Corporations, Chapter Education Foundations, House Associations, Alumni Control Boards, Alumni Advisory Boards, Alumni Associations, Alumni Corporations, Alumni Chapters, Board of Advisors, Board of Governors, executive Councils and Parent Clubs, but only while acting within the scope of their duties, in compliance with the risk management policies and on behalf of Kappa Delta Rho Fraternity.
- C. Officers, Directors, Trustees, Partners, Coordinators, Custodians, Committee Members, Council Members, Volunteers, Housemothers, Resident Advisors, Faculty Advisors, Fraternity Members, Member Candidates (Pledges) and Employees but only while acting within the scope of their duties, in compliance with the risk management policies and on behalf of Kappa Delta Rho Fraternity.

Note: "Risk Management Policies" as noted above per the policy shall mean any written rules, regulations, policies, guidelines, manuals, memoranda, or other instructions regarding code of conduct or risk management, as established by the Named Insured and in effect at the time of the alleged occurrence. In the event the insured is a fraternity chapter or colony, "Risk Management Policies" includes all rules, regulations and policies imposed on such fraternity chapter or colony by its Host College or University. In the event that any individual rule, regulation, guideline, or instruction in the Named Insured's "Risk Management Policies" conflicts with an individual rule, regulation, guidelines, or instruction of the host college or university, then that particular rule, regulation, guideline or instruction issued by the Named Insured shall control within the scope of their duties on behalf of Kappa Delta Rho National Fraternity.

## Who is *not* an insured?

- A. Any individual member, alumnus, trustee or advisor who is performing tasks outside of his responsibility (i.e. spontaneous social function planned by an individual member, chapter advisor consuming alcohol with undergraduates, hazing of members, etc.) and/or is not in compliance with the Risk Management Policies of Kappa Delta Rho Fraternity.
- B. Any member's illegal or intentional actions result in death or injury to an individual or property damage.
- C. Any insured(s) that participate, supervise or direct others to participate in the excluded acts of Assault and Battery. Sexual Abuse or Molestation, or Hazing.
- D. Members' parents or family members and guests of chapter members.
- E. College/University administration (see Adding Additional Insureds below).



## Adding Additional Insureds

Additional Insureds may be added to this policy. Such Additional Insureds may be your landlord, college, university and/or proprietor from whom the chapter may be renting property for a special event.

Please submit the Additional Insured Request Form found in the Appendix to: Kappa Delta Rho Fraternity Headquarters, 331 South Main St., Greensburg, PA 15601; Phone: 724.838.7100, or Fax: 724.838.7101 at least (30) thirty days prior to the date it is needed.

Upon review and approval of the Additional Insured request by Kappa Delta Rho Fraternity and the insurance carrier, a certificate of insurance will be issued by Holmes Murphy, with the original forwarded to the Additional Insured and a copy to the National Headquarters.

***Proper function planning is critical to completing any Special Event in a safe manner! Please utilize the enclosed Special Event Checklist to assist with your event planning.***

## What Does Our Coverage *Not* Include?

- A. Any claim of bodily injury and/or property damage from an incident resulting when:
1. An illegal act was performed.
  2. An intentional act was performed.
  3. A contract made by the chapter is broken.
  4. There is any discharge, release or escape of smoke, vapors, soot, fume, acids, toxic chemicals, etc. upon land, the atmosphere or any water course or body of water.
  5. An employee is hurt on the job. Workers' Compensation coverage must be purchased.
- B. Any claim of property damage to property owned by, rented by, used by, or cared for by the chapter. For example, the chapter rents a portable generator for an outdoor function, and while it is in the care, custody and control of the chapter, it is damaged and the lessor holds the chapter responsible and liable. No coverage is available under Kappa Delta Rho Fraternity liability insurance contract. The only exception would be a premise rented for 7 or less days in which the Damage to Premises You Rent limit would apply.

## Legal and Illegal Activity

**Simply stated, no insurance policy in the world provides coverage for violations of the law. Kappa Delta Rho Fraternity insurance program is no exception to this rule. The key points to understand are:**

- Compliance with federal, state, local and institutional (college or university) laws and regulations is required.
- Compliance with all regulations and policies of Kappa Delta Rho Fraternity is required.

Those individuals who choose to violate these rules may void the protection for themselves under Kappa Delta Rho Fraternity insurance program. Every effort has been made to avoid their actions from jeopardizing the other members, protected by Kappa Delta Rho Fraternity program. The following brief examples are intended to provide illustration and do not represent legal advice.

- A. With the broad awareness of its membership, the chapter serves alcohol to a minor in violation of the law at a chapter sponsored function. In the event of an injury, claim or lawsuit, those persons found to be in violation of the law and/or Kappa Delta Rho Fraternity policies (in this case the entire chapter) most likely would be without insurance protection. The other named insureds would be protected (i.e. National Fraternity, or volunteer alumni).
- B. A few members of a 65-man chapter cause injury to someone in connection with a hazing incident. In the event of an injury, claim or lawsuit, those persons (in this case, the two members) found to be in violation of the law and Kappa Delta Rho Fraternity policy would be without insurance protection. The chapter, its officers and other volunteers would be protected so long as they did not violate fraternity policy or the law.



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Great effort has been made to ensure coverage will be provided to those individuals and entities exposed to claims due to no fault of their own. The intent is to provide coverage for claims that arise from ordinary negligence. Chapters and chapter officers are protected from the unauthorized actions of individuals. Chapter advisors are protected from the unauthorized actions of their individual chapter members and the chapter as a whole, as are the chapter foundations and all other appointed alumni volunteers involved with the Fraternity.

All questions regarding insurance interpretation and coverage should be directed to:

Holmes Murphy

Melissa Chambers, Client Manager

Rohnda Roehrs, VP Client Management

10707 Pacific Street, Suite 200

Omaha, NE 68114

Phone: 402.498.0464 or 800.736.4327

Fax: 402.492.8421 or 800.328.0522

E-Mail: [mchambers@holmesmurphy.com](mailto:mchambers@holmesmurphy.com) or [roehrs@holmesmurphy.com](mailto:roehrs@holmesmurphy.com)

## SPECIAL EVENTS

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In general, Special Events sponsored by a Chapter are covered under the general liability policy.

Poorly planned Special Events (e.g. social functions) are the usual cause of injury to our members and their guests. Proper planning is critical to the success of the event, avoiding injuries and controlling the costs of insurance protection.

We encourage volunteers to be engaged with the undergraduate chapters in the proper planning of Special Events. A Special Event Checklist is included in the Appendix, if the form is utilized and all sections are addressed the guidance provided by the Checklist can do a great deal to help avoid an injury from occurring.

### Special Note:

Whenever chapters or members are transporting special event attendees, **personal vehicles should not be used**. Chapters should be encouraged to engage a licensed third party transportation vendor who will provide professional drivers. The transportation company assumes liability during the ride and removes the responsibility and risk from Kappa Delta Rho Fraternity



# SAFE TRANSPORTATION RECOMMENDATION FOR CHAPTER FUNCTIONS

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Liability exposure continues to be one the biggest challenges facing men's general fraternal organizations. In fact, the exposure threatens the continued existence of many organizations. Kappa Delta Rho Fraternity recognizes this and is attempting to provide the broadest general liability coverage available to us; however, we cannot do it without the support of the entire organization. It is important that sound risk management practices endorsed at the National level are implemented and strictly followed at the chapter level.

The safe use of automobiles is critical to the well-being of all Kappa Delta Rho members.

Effective immediately, we request each local chapter and/or colony implement a policy eliminating the use of:

1. Members' vehicles for transportation of members and guests from fraternity functions in programs such as the designated driver.
2. Leased or rented vehicles operated by members to transport members and guest from fraternity functions.

We understand that each of the above referenced precautions is done with the best intentions, however, for numerous reasons they have not produced the intended results. The only acceptable and safe alternative is using professional transportation services.

**Outlined below is one of many examples of how a good intention can turn into a tragedy:**

A local chapter of a national fraternity in Oregon held an off-premise social event. In an effort to provide a safe and fun environment, the chapter rented a 15 passenger van to transport members and guests to and from the location of the event. During one of the return trips, the sober member who was driving the van lost control and struck a telephone pole. The result was one passenger fatally injured and one seriously injured. Litigation soon followed and, ultimately, a substantial settlement was paid out on the claim.

From the description of the measures taken it would appear that everything was done correctly. What went wrong?

- The driver of the vehicle was unfamiliar with the van. Think about the times you jumped into a friend or family member's vehicle and searched for the lights switch, the air conditioning controls or how to dim the lights
- The driver was not a professional driver; while he might have been sober, his passengers were not. Dealing with the distraction of passengers can be difficult, even for professional drivers.
- The General Liability Hired and Non-Owned Auto Coverage afforded under the national fraternity's liability policy was immediately put into play due to the rental company and driver's insurance having insufficient limits to pay the entire amount of damages.



Because of situations such as this, we are requesting only professional drivers and transportation be utilized. This is just one example. Unfortunately, we could fill page after page with similar tragedies. We recommend the following requirements for any selected vendor employed to provide transportation to members and guest:

- Commercial Auto Insurance that provides coverage for transporting people and property for a fee.
- Commercial Auto Insurance that provides, at a minimum, primary coverage of \$1,000,000 combined single limit for bodily injury and property damage.
- A professional driver who has a valid commercial vehicle operator's license in the state in which the driver is located.

The standards set forth should be addressed in a formal undergraduate chapter business meeting. By working together to consistently meet these standards, we will be providing safe transportation that all previous measures had failed to accomplish and, together, we will be reducing the exposure to our brothers, chapters and the National Fraternity. This is an ultimate win-win situation we all want to achieve.

## LAWSUITS

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There will be occasions when lawsuits may be served on a member of your chapter. As there is only a limited time to answer a lawsuit, the following procedure applies:

- a. Treat any potential or actual claim or lawsuit as a high priority item and immediately notify National Headquarters by phone.
- b. Utilizing the enclosed incident reporting form, note all relevant information.
- c. Forward the suit or incident report via fax to Executive Director, Kappa Delta Rho Fraternity, National Headquarters, at: 724.838.7101. If you do not have access to a fax machine, overnight the papers to Kappa Delta Rho Fraternity, 331 South Main St., Greensburg, PA 15601. It is very important the claim or lawsuit be sent immediately.



# GENERAL LIABILITY CLAIMS

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General Liability claims can be numerous and usually arise out of activities of a chapter which cause bodily injury, property damage or personal injury to an individual. They will more than likely involve damage or injury to someone other than an employee or an officer of the Fraternity.

While on the scene, if possible, get names, addresses and phone numbers of all parties involved, as well as any witnesses to the accident. Immediately complete the attached incident reporting form and submit.

## **What should be reported?**

Report bodily injury of anyone other than an employee and any property damage for which there is the possibility a claim may be made against Kappa Delta Rho Fraternity. Complete the enclosed incident reporting form which will provide the needed information regarding the claim. If you question whether to report a potential claim, **report it!**

It is imperative all losses or incidents be reported immediately to Kappa Delta Rho Fraternity (see phone numbers and address below). Joseph Rosenberg, Executive Director of Kappa Delta Rho Fraternity is responsible for providing the initial report of the claim to Engle Martin Claims Administrative Services (EMCAS). (See phone numbers and address below). Once the claim report is sent to EMCAS you will likely be contacted directly by them or an insurance company representative to discuss the incident. If you are unable to obtain all necessary details when first notified of any incident, still report any known facts.

Success or failure of Kappa Delta Rho Fraternity insurance program and our ability to obtain reasonably priced insurance is contingent upon accurate and timely reporting. It is incumbent upon you as a member of Kappa Delta Rho Fraternity to report all known facts regarding bodily injury, property damage, or personal injury arising out of Kappa Delta Rho Fraternity activities in a timely manner.

## **KAPPA DELTA RHO** *INCIDENT/CLAIM REPORTING*

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Kappa Delta Rho Fraternity  
Joseph Rosenberg  
Executive Director  
331 South Main St.  
Greensburg, PA 15601  
724.838.7100 (Phone)  
724.838.7101 (Fax)

Claim Administrator  
c/o Engle Martin Claims Administrative Services  
Attn: Linda Wright  
5565 Glenridge Connector, Suite 900  
Atlanta, GA 30342  
678.553.3838 (Phone)  
888.922.6335 (Toll Free)  
678.553-3839 (Fax)



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# OTHER INSURANCE COVERAGE

## Directors' & Officers' Liability Coverage

The National Insurance Program of Kappa Delta Rho offers Directors' and Officers' Coverage to all Undergraduate Chapters, House Corporations, Alumni Associations and Chapter Educational Foundations. Directors' and Officers' Coverage protects all Directors, Officers, Volunteers and the Entity for claims arising out of the failure or negligence in carrying out your fiduciary duties of diligence, obedience and loyalty to the organization that you serve as a Director and/or Officer. Claims covered under a Directors' and Officers' Liability Contract are claims for financial injury and not bodily injury or property damage of a third party that are insured by the General Liability Coverage of the Fraternity. In addition, the Directors' and Officers' Liability Coverage of the Fraternity provides Employment Practices Liability Coverage that protects the Undergraduate Chapter, House Corporations, Alumni Associations and Chapter Educational Foundations from claims arising out of allegations of Discrimination, Harassment or Wrongful Termination arising in an employer/employee relationship. These claims are not insured by the General Liability or Workers' Compensation Coverage of the Chapter/Alumni and Volunteer Corporations.

Overview of the coverage is as follows;

Insurance Carrier:	RSUI Indemnity Company
Policy Term:	October 1, 2015 - October 1, 2018
Limit of Coverage:	\$1,000,000 Policy Aggregate
Deductible:	\$2,500 Affiliates \$0 Individual D&O Each Claim \$0 Individual D&O Aggregate \$5,000 Co. Reimb. Entity, and EPL

- **Please make certain to report any potential claim immediately as the D&O policy is a claims-made policy. Also, according to the provisions of the Directors & Officers Liability policy, defense cost incurred by the insured or settlements made without the prior written consent of the Insurer will NOT be covered under the policy. If defense counsel is hired by an insured without prior approval from the insurance carrier, there is no guarantee all charged fees will be paid as part of the claim.**
- Only one Retention/Deductible will need to be satisfied for a claim involving the National Fraternity and any Undergraduate Chapter, House Corporation, Alumni Association or Chapter Educational Foundation.

## Commercial Crime Coverage

The Insurance Program of Kappa Delta Rho Fraternity provides coverage for employee theft/employee dishonesty by House Corporation, alumni chapter, chapter educational foundation or undergraduate chapter officers. To avoid the opportunity for crime claims all chapters and house corporations should be certain that all checks require signature of two parties and that the bank statements are balanced by someone other than the individual who has check writing authority.

Overview of the coverage is as follows;

Insurance Carrier:	Fidelity and Deposit Company of Maryland
Policy Term:	October 1, 2014 – October 1, 2017
Limit of Coverage:	Employee Theft: \$ 25,000 per Occurrence
Deductible:	\$1,000 per Occurrence



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## Member Accident Protection Program

The Fraternity's insurance program includes member accident protection as a benefit of membership. This covers *all U.S. undergraduate members* of Kappa Delta Rho that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to Kappa Delta Rho Administrative Office
- All pledge initiation, undergraduate and risk management/insurance dues have been paid
- Currently enrolled at the college or university where your chapter is located.

If the accident occurs during summer or holiday break, you must have been enrolled during the prior school term and be enrolled for the next term.

This coverage is intended to complement health insurance you should already have through your parents or other arrangements and is not a substitute for primary health insurance. This is a supplemental ACCIDENT ONLY protection and does not provide any protection for medical costs arising out of a SICKNESS. The policy pays eligible medical expense that is not recoverable from any other insurance policy, service contract, or workers' compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.

An overview of the coverage is as follows:

Insurance Carrier:	Markel Insurance Company
Policy Term:	October 1, 2015 to October 1, 2016
Limits of Coverage:	\$100,000 Accidental Medical Expense and/or Dental Injury- Accident Maximum \$5,000 Accidental Dismemberment and/or Accidental Death Benefit 52 Week Benefit Period

The Policy does not cover Loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of;
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Injury due to participation in a riot;
- Cosmetic surgery;
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Injury or sickness resulting from any declared or undeclared war;
- Injury or sickness while in the armed forces of any country;
- Injury or sickness covered by any worker's comp or occupational disease law;
- Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges;
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness;
- Claims occurring while parachuting or hang-gliding
- Expenses covered by any other policy;
- Hernia in any form;
- Sickness or disease , in any form;
- Fighting, unless an innocent victim;
- Injuries due to intramural tackle football, hockey or rugby. All other intramural activities are covered;
- All intercollegiate sport participation including off-season conditioning.



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# OPTIONAL INSURANCE COVERAGE

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## Chapter Property Insurance Program

**If a chapter of Kappa Delta Rho Fraternity owns a physical plant or building, there is no coverage for damage to the building under the general liability policy for Kappa Delta Rho Fraternity.** The Fraternal Property Management Association Insurance Program is voluntary and open for participation of any chapter of Kappa Delta Rho Fraternity. If your chapter wishes to be provided a coverage and premium proposal for the property program, please see the end of this section for details.

The property program provides all risk coverage insuring the building, contents, business income (loss of rents), extra expense, and boiler and machinery of property owned or leased by the local chapter or housing corporation. It must be understood, however, that this coverage does not insure the belongings of the individual members of the chapter. Each chapter member must ensure that their personal property is covered by other coverage.

### **How does a chapter participate in the property program?**

If your chapter is interested in receiving a coverage and premium proposal, please have an officer request a coverage and premium proposal from Holmes Murphy, 10707 Pacific St, Suite 200, Omaha, NE 68114, Attn: Cynde Glantz or E-mail her at: [cglantz@holmesmurphy.com](mailto:cglantz@holmesmurphy.com). She can also be reached by phone at 800.736.4327, Ext. 4191.

A copy of the application is included in the Appendix of this manual, which can be faxed to: 800.328.0522 or you can visit the website [www.holmesmurphyfraternity.com](http://www.holmesmurphyfraternity.com) and go to the FPMA Property Program button and fill out the Fraternity Property Management Association Automated Application.

## Workers' Compensation Coverage

The Insurance Program of Kappa Delta Rho does not provide Workers' Compensation Coverage for chapter employees. It is the duty of each house corporation to make certain they are familiar with their State laws and requirements to carry Workers' Compensation Coverage for employees of the Chapter.

Each State provides a State Assigned Risk Pool that can insure the Workers' Compensation exposures of the Chapter. The State Assigned Risk Pool can be accessed by contacting a local insurance agent or Holmes Murphy, your insurance broker, to obtain coverage. It is important to note that in addition to payrolls paid to a chapter cook and housemother, subsidized housing provided to chapter members in exchange for service in a position (i.e. house manager, kitchen steward, chapter officer) is also considered payroll and if injured, the individual likely has the right to recover damages under the Workers' Compensation laws of your State. We will work with you to help you place this coverage only if we also place the property coverage for your location.

All questions can be directed to:

Holmes Murphy  
Melissa Chambers, Client Manager  
Phone: 800.736.4327, Ext. 4196:  
Fax: 800.328.0522  
E-mail: [mchambers@holmesmurphy.com](mailto:mchambers@holmesmurphy.com).



# APPENDIX





**FRATERNAL PROPERTY MANAGEMENT ASSOCIATION**

PROPERTY INSURANCE APPLICATION

**PROPERTY INSURANCE INFORMATION**

Property Owner: \_\_\_\_\_ Phone: \_\_\_\_\_  
Entity Name

Owner Mailing Address: \_\_\_\_\_  
Street City State Zip

Fraternity/Chapter Name: \_\_\_\_\_ University Affiliation: \_\_\_\_\_

Chapter Address: \_\_\_\_\_  
Street City State Zip County

Billing Contact: \_\_\_\_\_ Phone: \_\_\_\_\_  
Name

Billing Contact Address: \_\_\_\_\_  
Street City State Zip

Billing Contact Title: \_\_\_\_\_ E-mail: \_\_\_\_\_

Mortgage/Loss Payee: \_\_\_\_\_ Loan # \_\_\_\_\_ Phone: \_\_\_\_\_  
Name

Address: \_\_\_\_\_  
Street City State Zip

Inspection Contact: \_\_\_\_\_ Phone: \_\_\_\_\_  
Name

Inspection Contact Address: \_\_\_\_\_  
Street City State Zip

Inspection Contact E-mail: \_\_\_\_\_

Year property was built? \_\_\_\_\_ Number of stories? \_\_\_\_\_

Number of Buildings at location? \_\_\_\_\_ \*\* Separate information for each building is required

Is property currently occupied? Yes  No  If No, how long has it been vacant? \_\_\_\_\_

Property Condition Excellent  Above Average  Average  Below Average

Is this classified as a historic building? Yes  No

**BUILDING CONSTRUCTION**

**Check the appropriate answer:**

Walls: Brick  Stone  Wood Frame  Other

Floors: Wood  Concrete

Roof Structure: Wood  Concrete

Roof Covering: Asphalt Shingles  Wood Shingles  Tile Shingles  Tar and Gravel (flat roof)   
Other  Please List \_\_\_\_\_



Basement Walls: Brick  Concrete   
**If built prior to 1970, please provide when each of the following was updated (mm/yy):**

Electrical Wiring: \_\_\_\_\_ Heating: \_\_\_\_\_ Cooling: \_\_\_\_\_

Plumbing: \_\_\_\_\_ Roof: \_\_\_\_\_

**\*\* If unable to provide updates and the physical plant was built prior to 1970, please answer the questions in Section 1 (If updates are provided, or if the physical plant was built after 1970, please skip to Section 2) \*\***

## SECTION 1

### ELECTRICAL WIRING

Does the system use a fuse box with removable fuses or a circuit breaker box?

Removable Fuses  Circuit Breaker Box

Is there an annual inspection of the system by an outside contractor?

Yes  No

### HEATING, VENTILATION, AIR CONDITIONING

Does the heating system appear to be original or an updated system?

Original  Updated

Is there an annual inspection of the system by an outside contractor?

Yes  No

### PLUMBING

Are there any know leaks or problems with the plumbing system?

Yes  No

Please check the box that best describes the plumbing system:

Plastic  Copper  Galvanized Steel

### ROOF

Are there any known leaks?

Yes  No

## SECTION 2

### SMOKE ALARMS

Battery  Wired  Number of Smoke Alarms: \_\_\_\_\_ Number of Fire Extinguishers: \_\_\_\_\_

### SQUARE FOOTAGE

What is the square footage including the basement? \_\_\_\_\_

### KITCHEN

Is there a kitchen on premise? Yes  No

If Yes, is there a Metal Hood with ansul system? Yes  No

### BOILER

Is there a boiler on premise? Yes  No

### SPRINKLER SYSTEM

Is the building sprinkled? Yes  No

If building is sprinkled please answer the following questions:

What percent of the total area is covered? \_\_\_\_\_ %

When was the sprinkler system installed? \_\_\_\_\_

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KAPPA DELTA RHO FRATERNITY  
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**SPRINKLER SYSTEM CONTINUED**

Is the sprinkler system serviced **ANNUALLY** by an outside contractor? Yes  No

If yes provide name, address and phone number of contractor:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

Date of last contractor inspection: \_\_\_\_\_

**COVERAGE INFORMATION**

Expiration date of current policy: \_\_\_\_\_

Current Carrier: \_\_\_\_\_

Current Property Premium: \_\_\_\_\_

Current Limits:

Building Limit: \_\_\_\_\_ Replacement Cost

Contents Limit: \_\_\_\_\_ Replacement Cost

Loss of Rents Limit: \_\_\_\_\_ Annual Value

Other \_\_\_\_\_

**Please Note: You are responsible to insure to value**

Any Losses in the last 5 years? Yes  No  If Yes, provide details on separate page

**APPLICATION WARRANTY AND INSTRUCTIONS**

I hereby warrant and confirm that the above information, to the best of my knowledge, is true and correct, and further certify that I have read all of the questions and answers of this application. I understand this application is a requirement for coverage and evidence of my acceptance of this insurance, and any falsification or misrepresentation will be deemed a breach of contract, voiding all insurance coverage. It is understood and agreed that the completion of this application shall not be binding either to the proposed insured or the company until accepted by the company or companies in writing from Holmes Murphy.

Completed by: \_\_\_\_\_ Signature: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_  
Street City State Zip

Email Address: \_\_\_\_\_ Phone : \_\_\_\_\_

**Please remit to:** Holmes Murphy  
Attn: Cynde Glantz  
10707 Pacific Street, Ste. 200  
Omaha, NE 68114  
Fax: 800.328.0522  
E-mail: [cglantz@holmesmurphy.com](mailto:cglantz@holmesmurphy.com)



KAPPA DELTA RHO FRATERNITY  
INSURANCE AND CLAIM MANUAL

# KAPPA DELTA RHO

## INCIDENT/CLAIM REPORTING FORM

When an incident arises at the chapter causing bodily injury or property damage to any person, the following information must be obtained immediately. This report is being prepared for submission to a Kappa Delta Rho General Counsel, so please be thorough. Do not withhold reporting an incident to obtain all required information. Because timeliness is of the essence, report it immediately and send a copy within **24 hours** to the National Headquarters of Kappa Delta Rho Fraternity, 331 South Main St., Greensburg, PA 15601; Fax: 724.838.7101. If the bodily injury is of a serious nature, **a telephone call** should also be made to: 724.838.7100.

Chapter Name: \_\_\_\_\_ Date of Incident: \_\_\_\_\_

Address: \_\_\_\_\_ Injured Party (IP) \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ IP Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ IP City, State, Zip: \_\_\_\_\_

Chapter President: \_\_\_\_\_ IP Phone #: \_\_\_\_\_

Chapter Advisor (CA): \_\_\_\_\_ House Corp President (HC): \_\_\_\_\_

CA Address: \_\_\_\_\_ HC Pres Address: \_\_\_\_\_

CA Phone#: \_\_\_\_\_ HC Pres Phone #: \_\_\_\_\_

Witnesses & Phone #'s:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Did Incident Happen Off Premises? (Leased or Rented) Yes or No \_\_\_\_\_

If yes, Owner's Name \_\_\_\_\_ Owner's Phone # \_\_\_\_\_

Owner's Address \_\_\_\_\_

Police Investigation? Yes or No \_\_\_\_\_

Name of Agency & Case # \_\_\_\_\_

Description of Injury & Where Was Injured Party Taken:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Description of What Happened (What, When, Where, How:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Form Completed by (Name, Title, Telephone #, E-mail Address):

\_\_\_\_\_

\_\_\_\_\_

Please utilize the back side of this form if you should run short of room.





10. Who is responsible for security? \_\_\_\_\_

11. Are Certificates of Insurance obtained from vendors?\*

A. Liquor Legal Liability                      Yes                      No

B. General Liability                              Yes                      No

12. Has vendor(s) provided proof of liquor license and temporary license to see on premises?\*

Yes                      No

13. Is the fraternity named as an additional insured on all certificates from vendors?\*

Yes                      No

14. Have applicable permits and permission been obtained from authorities:

A. College/University                      Yes                      No

B. Fund Raiser                                      Yes                      No

15. Has any written contract or agreement been signed for any part of this special event?\*

Yes                      No

16. Have you received any correspondence requesting proof of insurance for the event?\*

Yes                      No

**\*NOTE:** If yes is answered to questions 11, 12, 13, 15 or 16 a copy should be reviewed by an advisor!

**ADDITIONAL INSUREDS**

1. Name, Address, city, state and zip code of any Additional Insured to be added to the International policy: \_\_\_\_\_

2. Reason for adding Additional Insured: \_\_\_\_\_

**NOTE:** If event requires additional insured Additional Insured Request Form must also be completed.

**SECURITY**

1. Type of security consists of: (If combination, please select which two make up the combination)

Public Police              Private Police              Combination              Paid

2. Is there a security guard?                      Yes                      No

3. Does security guard check for weapons?      Yes                      No

4. Are security personnel trained on preventing illegal drug use?      Yes                      No

5. Are monitors and security personnel trained on preventing disorderly conduct or hazing?

Yes                      No

6. Are members or guests hands stamped if they want to leave and return to party?

Yes                      No

7. Is smoking permitted at event?

Yes                      No



8. If yes, is there a designated smoking area?
 

Yes	No
-----	----
9. Has event facility been inspected to ensure that it complies with applicable federal, state and local safety and fire codes?
 

Yes	No
-----	----
10. Are guests and members informed of emergency evacuation routes?
 

Yes	No
-----	----
11. Is there one well lit entrance that is controlled and monitored?
 

Yes	No
-----	----
12. Are security personnel and/or monitors trained on preventing sexual abuse and harassment?
 

Yes	No
-----	----

## **ALCOHOL**

---

1. Are security personnel, monitors, bar workers and/or vendors trained on how to deal with intoxicated guests and members?
 

Yes	No
-----	----
2. Are wrist bands or other method provided for designating those who are not of legal drinking age?
 

Yes	No
-----	----
3. Are all who are allowed to enter presenting I.D.?
 

Yes	No
-----	----
4. Are those bringing alcoholic beverages given a punch card showing alcoholic quantity and type?
 

Yes	No
-----	----
5. Will intoxicated guest or members be served alcohol by bar workers?
 

Yes	No
-----	----
6. Is there only one centralized location where alcohol and food are being served?
 

Yes	No
-----	----
7. Is there a guest and member list at the door?
 

Yes	No
-----	----
8. Are food and alternative non-alcoholic beverages available, visible and easily accessible?
 

Yes	No
-----	----
9. Do you have a policy on confiscating keys from intoxicated guests?
 

Yes	No
-----	----

**YOU MUST STOP ALLOWING THE CONSUMPTION OF ALCOHOL AT LEAST ONE HOUR BEFORE EVENT ENDS.**



## TRANSPORTATION

---

1. Is transportation (taxi, Safe Rides etc.) available for guests who need or request it?

Yes

No

---

The undersigned have read and understand the requirements as outlined in this checklist;

Chapter President: \_\_\_\_\_ Signed: \_\_\_\_\_ Date \_\_\_\_\_

Event Chairman: \_\_\_\_\_ Signed: \_\_\_\_\_ Date \_\_\_\_\_

Alumnus Advisor: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_\_

### DISCLAIMER

**This questionnaire is being used to assist the chapter in having a safe event.**

### DID YOU REMEMBER TO?

- ✓ Complete the form in total
- ✓ Get all parties noted above to review and obtain required signatures
- ✓ Submit Additional Insured request form to International Fraternity if needed

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KAPPA DELTA RHO FRATERNITY  
INSURANCE AND CLAIM MANUAL

# KAPPA DELTA RHO

## ADDITIONAL INSURED REQUEST FORM

Chapter Name: \_\_\_\_\_

Your Name: \_\_\_\_\_

Your Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Fax (if available): \_\_\_\_\_

Additional Insured's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Limits Requested by Additional Insured: \_\_\_\_\_

Date and Time of Event: \_\_\_\_\_

Description: \_\_\_\_\_

Fax, Mail or fax the completed form to: Kappa Delta Rho Fraternity, Attn: Executive Director,  
 Fax: (724)838-7101.

The following questions are taken from the second page of the Special Event Checklist. Please answer the below questions and if any answer is "Yes" please include the documentation with this request;

1. Are Certificates of Insurance obtained from vendors?
 

A. Liquor Legal Liability	Yes	No	Not Applicable
B. General Liability	Yes	No	Not Applicable
  
2. Has vendor(s) provided proof of liquor license and temporary license to see on premises?
 

Yes	No	Not Applicable
-----	----	----------------
  
3. Is the fraternity named as an additional insured on all certificates from vendors?
 

Yes	No	Not Applicable
-----	----	----------------
  
4. Have applicable permits and permission been obtained from authorities:
 

A. College/University	Yes	No	Not Applicable
B. Fund Raiser	Yes	No	Not Applicable
  
5. Has any written contract or agreement been signed for any part of this special event?
 

Yes	No	Not Applicable
-----	----	----------------
  
6. Have you received any correspondence requesting proof of insurance for the event?
 

Yes	No	Not Applicable
-----	----	----------------

**Please utilize the back side of this form if you should run short of room.**

# KAPPA DELTA RHO

## ATHLETIC EVENT PARTICIPATION WAIVER

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I, \_\_\_\_\_, a registered participant in an activity sponsored by \_\_\_\_\_ Chapter of Kappa Delta Rho Fraternity to be held on \_\_\_\_\_, understand and agree that I am participating in this event on my own free will and accord and that neither \_\_\_\_\_ Chapter, nor Kappa Delta Rho Fraternity, nor its insurer(s) will share in or accept responsibility for any liability for bodily injury, property damage, medical expense or other loss that may arise from my participation in this event.

I further understand and agree, and have no expectation that \_\_\_\_\_ Chapter, or Kappa Delta Rho Fraternity will provide any form of security or other measure of safeguarding for this event, as there is no reasonable expectation that such will be necessary.

I further understand and agree that this event is considered a “no-fault” event by me, as well as \_\_\_\_\_ Chapter, and Kappa Delta Rho Fraternity and in the event of bodily injury, property damage, necessity of medical expenses or other loss, I agree to incur my own expenses without input or participation from \_\_\_\_\_ Chapter, or Kappa Delta Rho Fraternity, or its insurer(s).

\_\_\_\_\_  
Guest/Participant

\_\_\_\_\_  
Chapter Representative

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

***This form should be only used for athletic events and completed for all participants. Chapters should keep the waiver forms for possible liability issues and record keeping purposes.***



# DEFINITIONS

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**Certificate of Liability Insurance:** This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This certificate may be used to document the existence of coverages for chapters and regions. This document is not sufficient when a third party requests a certificate where they are named as an additional insured.

**Certificate of Liability Insurance for an Additional Insured:** This is a certificate issued by the insurance company detailing the particulars of the insurance coverage in place for all chapters and regions under the general liability policy. This document specifically identifies a third party as being expressly covered under the general liability policy for a specified period of time (i.e. an additional insured). This form of insurance certificate is often requested by facilities where chapters or regions are planning to hold events.

**Special Event:** Events other than those where Fraternity business is the primary purpose of the meeting are considered Special Events. In general, all special events are covered under the general liability policy. However, there are specific events that have been deemed to be high risk. When these sorts of events are planned by chapters, approval from the National Headquarters must be sought 30 days prior to the event date (See special events section in the manual).

**General Liability Insurance:** Coverage that pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, and the operation of machinery, as well as professional services.

**Director's & Officer's Liability Insurance:** Offers directors and officers protection from personal liability and financial loss arising out of wrongful acts committed or allegedly committed in their capacity as officers and/or directors.

**Aggregate Limit:** A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified period of time, usually one year. Aggregate limits are commonly included in liability policies and apply per chapter location.

**Occurrence:** An accident, including continuous or repeated exposure to substantially the same general, harmful conditions.

**Claim:** An incident where the injured party is making a demand for compensation under the terms of an insurance contract.

**Incident:** An occurrence involving bodily injury to a member or guest that does not result in a formal claim. All incidents must be reported when discovered due to possibility of them becoming a claim.

**Bodily Injury:** Injury to the body, sickness or disease sustained by a person, including death resulting from any of these at any time.

**Property Damage:** Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

